



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** SANDY SPRING BANCORP, INC.

**City/State** OLNEY, MD

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 12,590,726

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**SANDY SPRING BANCORP, INC.**  
**17801 GEORGIA AVENUE**  
  
**OLNEY, MD 20832**

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	12,819,471	11,770,929	8,366,657	7,970,308	5,239,120
Net income (\$000)	235,107	96,953	116,433	100,864	53,209
Number of BHCs in peer group	130	128	146	154	148

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43	3.36	3.29	55
+ Non-interest income	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45	0.94	0.93	56
- Overhead expense	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33	2.45	2.60	42
- Provision for credit losses	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56	0.06	0.11	28
+ Securities gains (losses)	0	0.01	55	0	0.02	48	0	0.01	46	0	0	72	0.02	0.01	73
+ Other tax equivalent adjustments	0	0	46	0	0	9	0	0	46	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67	1.82	1.55	75
Net operating income	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62
Net income	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62
Net income (Subchapter S adjusted)		1.97			1.18			1.41			1.41			1.11	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56	4.08	4.06	53
Interest expense	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58	0.53	0.54	50
Net interest income (tax equivalent)	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44	3.55	3.54	46
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26	0.04	0.10	39
Earnings coverage of net loan and lease losses (X)	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90	50.85	0.97	81
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36	1.05	0.95	65
Allowance for loan and lease losses / Total loans and leases	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36	1.05	0.94	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.49	50	1.09	0.71	83	0.79	0.56	71	0.90	0.57	78	0.67	0.57	66
30-89 days past due loans and leases / Total loans and leases	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69	0.31	0.32	56
<b>Liquidity and Funding</b>															
Net noncore funding dependence	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82	19.74	13.97	71
Net short-term noncore funding dependence	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85	14.82	9.65	73
Net loans and leases / Total assets	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75	78.56	72.64	74
<b>Capitalization</b>															
Tier 1 leverage ratio	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30	9.24	10.04	32
Holding company equity capital / Total assets	12.07	10.71	70	11.49	11.16	56	13.13	11.37	76	12.95	11.21	76	10.35	10.84	42
Total equity capital (including minority interest) / Total assets	12.07	10.82	67	11.49	11.29	55	13.13	11.43	76	12.95	11.30	74	10.35	10.89	41
Common equity tier 1 capital / Total risk-weighted assets	11.91	12.42	44	10.58	12.38	25	11.06	12.50	31	10.90	12.37	28	10.84	11.90	36
Net loans and leases / Equity capital (X)	6.51	5.53	70	7.02	5.58	78	5.92	6.55	35	6.13	6.70	39	7.59	6.82	70
Cash dividends / Net income	25.67	28.27	46	54.85	42.30	69	36.31	25.65	67	38.94	24.05	70	47.24	32.32	67
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			93.20			35.12			19.39	
<b>Growth Rates</b>															
Assets	-1.62	10.50	6	48.32	16.68	93	4.68	8.66	32	51.35	9.35	97	6.98	9.89	48
Equity capital	3.38	7.46	38	29.74	6.99	93	6.09	12.19	20	89.41	12.50	98	5.67	13.71	26
Net loans and leases	-4.03	3.36	25	53.87	9.07	96	2.47	8.63	24	52.87	10.51	95	9.80	12.54	53
Noncore funding	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98	-15.01	-3.35	37
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60	0	4.39	27
Equity investment in subsidiaries / Equity capital	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30	95.96	105.17	18
Cash from ops + noncash items + op expense / Op expense + dividends	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32	214.39	100.80	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	424,888	395,163	318,158	294,376	172,369	7.52	180.91
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	424,765	395,031	318,037	294,250	172,238	7.53	181.08
Tax-exempt income on loans and leases.....	123	132	121	126	131	-6.82	-8.89
Estimated tax benefit on income on loans and leases.....	0	0	0	74	119		
Income on loans and leases (tax equivalent).....	424,888	395,163	318,158	294,450	172,488	7.52	180.69
Investment interest income (tax equivalent).....	23,731	26,202	24,004	28,900	27,211	-9.43	-0.48
Interest on balances due from depository institutions.....	725	446	2,116	1,304	411	62.56	240.38
Interest income on other earning assets.....	939	1,751	3,579	4,143	2,150	-46.37	-48.83
Total interest income (tax equivalent).....	450,283	423,562	347,857	328,797	202,260	6.31	154.02
Interest on time deposits of \$250K or more.....	2,198	7,326	8,890	5,584	1,911	-70.00	
Interest on time deposits < \$250K.....	6,807	19,820	24,949	13,383	5,591	-65.66	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	6,017	14,506	27,831	20,172	5,755	-58.52	133.31
Interest on other borrowings and trading liabilities.....	2,830	8,558	17,738	22,578	12,774	-66.93	-77.96
Interest on subordinated debt and mandatory convertible securities.....	7,913	10,191	3,141	1,922	0	-22.35	
Total interest expense.....	25,765	60,401	82,549	63,639	26,031	-57.34	22.67
Net interest income (tax equivalent).....	424,518	363,161	265,308	265,158	176,229	16.90	171.67
Non-interest income.....	100,959	101,645	71,086	60,498	49,466	-0.67	105.42
Adjusted operating income (tax equivalent).....	525,477	464,806	336,394	325,656	225,695	13.05	155.82
Overhead expense.....	260,822	255,177	178,927	179,422	128,596	2.21	111.88
Provision for credit losses.....	-46,792	85,669	4,683	9,023	2,977		
Securities gains (losses).....	212	467	77	190	1,274	-54.60	-89.03
Other tax equivalent adjustments.....	0	-1	0	0	0		
Pretax net operating income (tax equivalent).....	311,659	124,426	152,861	137,401	95,396	150.48	296.02
Applicable income taxes.....	76,553	27,472	36,428	31,824	34,726	178.66	222.46
Tax equivalent adjustments.....	-1	1	0	4,713	7,461		
Applicable income taxes (tax equivalent).....	76,552	27,473	36,428	36,537	42,187	178.64	151.42
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	235,107	96,953	116,433	100,864	53,209	142.50	387.27
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	235,107	96,953	116,433	100,864	53,209	142.50	387.27
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	235,107	96,953	116,433	100,864	53,209	142.50	387.27
Investment securities income (tax equivalent).....	23,731	26,202	24,004	28,900	27,211	-9.43	-0.48
US Treasury and agency securities (excluding mortgage-backed securities).....	1,775	4,884	8,982	6,939	2,633	-63.66	-3.59
Mortgage-backed securities.....	14,029	13,419	7,636	7,881	7,670	4.55	112.53
All other securities.....	7,927	7,899	7,386	14,080	16,908	0.36	-48.53
Cash dividends declared.....	60,351	53,175	42,272	39,277	25,134	13.50	154.90
Common.....	60,351	53,175	42,272	39,277	25,134	13.50	154.90
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.51	2.85	89	3.60	3.27	72	4.16	4.19	48	4.13	4.08	57	3.86	3.78	54
Less: Interest expense	0.20	0.23	53	0.51	0.48	64	0.99	0.95	57	0.80	0.75	58	0.50	0.50	54
Equals: Net interest income (tax equivalent)	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43	3.36	3.29	55
Plus: Non-interest income	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45	0.94	0.93	56
Equals: adjusted operating income (tax equivalent)	4.10	3.70	75	3.95	4.04	48	4.02	4.16	47	4.09	4.27	39	4.31	4.26	55
Less: Overhead expense	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33	2.45	2.60	42
Less: Provision for credit losses	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56	0.06	0.11	28
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	54	0	0.02	48	0	0.01	47	0	0	72	0.02	0.01	73
Plus: other tax equivalent adjustments	0	0	46	0	0	9	0	0	46	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67	1.82	1.55	75
Less: Applicable income taxes (tax equivalent)	0.60	0.38	89	0.23	0.23	49	0.44	0.35	73	0.46	0.32	83	0.81	0.59	79
Less: Minority interest	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47
Equals: Net operating income	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62
Memo: Net income (last four quarters)	1.83	1.26	91	0.82	0.82	44	1.39	1.19	69	1.27	1.22	54	1.02	0.95	62
Net income—BHC and noncontrolling (minority) interest	1.83	1.27	91	0.82	0.83	44	1.39	1.19	70	1.27	1.22	54	1.02	0.95	62
<b>Margin Analysis</b>															
Average earning assets / Average assets	94.16	93.08	64	93.46	92.32	67	92.05	93.22	36	92.19	93.23	35	94.63	93.19	67
Average interest-bearing funds / Average assets	57.71	61.99	33	59.52	64.06	30	63.07	70.66	22	60.80	70.70	15	65.48	70.06	31
Interest income (tax equivalent) / Average earning assets	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56	4.08	4.06	53
Interest expense / Average earning assets	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58	0.53	0.54	50
Net interest income (tax equivalent) / Average earning assets	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44	3.55	3.54	46
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.21	4.01	65	4.22	4.27	49	4.81	4.98	41	4.71	4.85	40	4.20	4.52	24
Interest-bearing bank balances	0.16	0.14	80	0.17	0.27	20	2.41	2.26	70	1.36	1.88	18	0.79	1.13	20
Federal funds sold and reverse repos	0.18	0.25	55	0.25	0.68	29	1.75	2.02	30	1.44	1.50	35	1.05	0.83	62
Trading assets		0.45			0.60			0.49			0.70			0.48	
Total earning assets	3.73	3.04	89	3.85	3.51	71	4.52	4.47	54	4.41	4.33	54	3.93	3.98	45
Investment securities (tax equivalent)	1.66	1.77	44	1.98	2.25	28	2.60	2.74	36	3.04	2.69	80	3.52	2.61	91
US Treasury and agency securities (excluding mortgage-backed securities)	2.36	1.14	92	5.48	1.75	94	3.88	2.54	90	2.74	2.20	82	2.29	1.66	86
Mortgage-backed securities	1.39	1.57	34	1.76	2.05	22	2.07	2.54	5	2.13	2.44	11	2.36	2.19	72
All other securities	2.29	2.81	35	1.83	3.24	8	2.15	3.80	7	4.18	3.74	70	5.19	3.85	84
Interest-bearing deposits	0.22	0.21	59	0.74	0.53	75	1.39	1.13	75	1	0.85	67	0.48	0.52	48
Time deposits of \$250K or more	0.51	0.66	34	1.47	1.42	51	2.30	2.13	67	1.58	1.57	43			
Time deposits < \$250K	0.60	0.62	53	1.55	1.36	63	2.11	1.91	66	1.57	1.42	62			
Other domestic deposits	0.11	0.15	42	0.36	0.36	54	0.99	0.86	63	0.80	0.64	67			
Foreign deposits		0.14			0.42			2.53			1.85			0.84	
Federal funds purchased and repos	0.11	0.17	55	0.44	0.62	47	0.76	1.23	40	0.68	1.03	46	0.25	0.68	35
Other borrowed funds and trading liabilities	2.35	1.27	86	1.12	1.50	33	2.56	1.03	86	2.18	2.10	63	1.87	1.48	79
All interest-bearing funds	0.35	0.37	54	0.86	0.74	68	1.56	1.34	68	1.31	1.06	72	0.76	0.71	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	100,959	101,645	71,086	60,498	49,466
Fiduciary activities income	14,399	12,673	12,293	11,550	10,759
Service charges on deposit accounts - domestic	8,763	7,609	10,074	9,708	8,566
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	22,443	17,896	10,376	9,735	8,387
Insurance activities revenue	7,017	6,795	6,612	6,159	6,231
Venture capital revenue	0	0	0	0	0
Net servicing fees	42	-20	234	336	258
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	23,572	39,424	14,250	6,744	2,163
Other non-interest income	24,723	17,268	17,247	16,266	13,102
Total overhead expenses	260,822	255,177	178,927	179,422	128,596
Personnel expense	155,830	134,470	103,950	96,998	73,132
Net occupancy expense	34,545	32,264	28,915	26,485	18,983
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,600	6,221	1,947	2,162	100
Other operating expenses	63,847	82,222	44,115	53,777	36,381
Fee income on mutual funds and annuities	82	69	49	64	49
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,153	1,123	932	910	730
Average personnel expense per employee	135.15	119.74	111.53	106.59	100.18
Average assets per employee	11,118.36	10,481.68	8,977.10	8,758.58	7,176.88

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.08	2.17	26	0.07	2.02	23	0.07	0.66	71	0.11	1.69	38	0.10	1.89	38
Overhead expenses / Net Interest Income + non-interest income	49.64	59.28	16	54.90	62.28	24	53.19	61.79	12	55.90	61.22	25	58.93	62.21	34
<b>Percent of Average Assets</b>															
Total overhead expense	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33	2.45	2.60	42
Personnel expense	1.22	1.21	52	1.14	1.30	34	1.24	1.50	27	1.22	1.46	28	1.40	1.47	42
Net occupancy expense	0.27	0.23	67	0.27	0.26	59	0.35	0.32	64	0.33	0.31	60	0.36	0.32	67
Other operating expenses	0.55	0.72	25	0.75	0.94	44	0.55	0.76	23	0.70	0.79	42	0.70	0.79	38
Overhead less non-interest income	1.25	1.10	59	1.30	1.25	51	1.29	1.65	19	1.49	1.65	34	1.51	1.65	33
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	49.64	58.83	17	54.90	61.82	25	53.19	59.91	19	55.10	60.51	25	56.98	61.01	32
Personnel expense	29.65	32.93	28	28.93	32.36	25	30.90	34.17	29	29.79	34.42	18	32.40	34.72	31
Net occupancy expense	6.57	6.23	56	6.94	6.58	57	8.60	7.50	69	8.13	7.33	65	8.41	7.51	69
Other operating expenses	13.41	19.18	10	19.03	22.28	42	13.69	17.93	16	17.18	18.28	41	16.16	18.30	31
Total non-interest income	19.21	27.67	33	21.87	28.83	38	21.13	19.83	54	18.58	20.30	47	21.92	21.24	55
Fiduciary activities income	2.74	2.20	64	2.73	2.09	66	3.65	1.61	82	3.55	1.95	76	4.77	1.95	79
Service charges on domestic deposit accounts	1.67	3.27	28	1.64	3.27	24	2.99	3.21	47	2.98	3.58	42	3.80	3.83	51
Trading revenue	0	0.62	27	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions	4.27	2.58	79	3.85	2.46	79	3.08	0.91	88	2.99	0.85	88	3.72	0.92	90
Insurance activities revenue	1.34	0.36	83	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85	2.76	0.44	90
Venture capital revenue	0	0.04	44	0	0.01	44	0	0	50	0	0	49	0	0	48
Net servicing fees	0.01	0.60	25	0	0.01	34	0.07	0.22	42	0.10	0.52	41	0.11	0.40	42
Net securitization income	0	0.01	44	0	0	45	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	4.49	3.30	72	8.48	3.92	83	4.24	2.27	83	2.07	1.98	64	0.96	2.38	36
Other non-interest income	4.70	9.27	20	3.72	9.65	13	5.13	7.41	26	4.99	7.05	28	5.81	7.34	40
Overhead less non-interest income	30.42	30.52	40	33.03	31.93	49	32.06	39.47	22	36.52	39.75	41	35.06	39.09	31
Applicable income taxes / Pretax net operating income (tax equivalent)	24.56	21.18	82	22.08	18.63	71	23.83	21.51	70	23.16	18.37	77	36.40	33.75	56
Applicable income tax + TE / Pretax net operating income + TE	24.56	22.67	75	22.08	21.18	50	23.83	23.31	52	26.59	21.35	83	44.22	38.57	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	8,638,438	8,331,992	6,070,913	5,899,306	3,865,800	3.68	147.09
Commercial and industrial loans	1,207,240	2,010,796	628,996	658,922	430,391	-39.96	189.33
Loans to individuals	28,599	26,314	26,906	29,612	21,887	8.68	28.57
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	132,224	109,699	32,118	6,567	6,019	20.53	2296.23
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,006,501	10,478,801	6,758,933	6,594,407	4,324,097	-4.51	153.91
Less: Allowance for loan and lease losses	109,143	165,368	56,134	53,487	45,256	-34.00	147.68
Net loans and leases	9,897,358	10,313,433	6,702,799	6,540,920	4,278,841	-4.03	153.98
Debt securities that reprice or mature in over 1 year	1,413,607	1,153,779	832,057	746,288	716,387	22.52	96.27
Mutual funds and equity securities	0	0	568	568	212		-100.00
Subtotal	11,310,965	11,467,212	7,535,424	7,287,776	4,995,440	-1.36	144.91
Interest-bearing bank balances	354,078	203,061	63,426	33,858	53,962	74.37	348.30
Federal funds sold and reverse repos	312	291	208	609	2,845	7.22	-84.02
Debt securities that reprice or mature within 1 year	52,289	194,242	240,708	190,479	12,908	-73.08	332.89
Trading assets	0	0	0	0	0		
Total earning assets	11,717,644	11,864,806	7,839,766	7,512,722	5,065,155	-1.24	148.71
Non-interest-bearing cash and due from depository institutions	65,630	93,651	82,469	67,014	55,693	-29.92	23.39
Premises, fixed assets, and leases	116,608	121,372	126,434	59,434	52,068	-3.93	117.71
Other real estate owned	1,034	1,455	1,482	1,584	2,253	-28.93	-45.89
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	689,810	717,145	578,851	602,518	271,506	-3.81	155.16
Total assets	12,590,726	12,798,429	8,629,002	8,243,272	5,446,675	-1.62	147.29
Quarterly average assets	12,791,527	12,645,327	8,542,837	8,126,357	5,345,035	1.16	162.19
Average loans and leases (YTD)	10,095,750	9,364,979	6,610,735	6,252,401	4,103,905	7.80	173.72
<b>Memoranda</b>							
Loans held-for-sale	39,409	78,294	53,701	22,773	9,848	-49.67	198.06
Loans not held-for-sale	9,967,092	10,400,507	6,705,232	6,571,634	4,314,249	-4.17	153.76
Real estate loans secured by 1-4 family	1,876,536	2,198,256	1,916,062	1,982,841	1,437,561	-14.64	38.11
Commercial real estate loans	6,736,001	6,113,091	4,145,737	3,909,394	2,425,239	10.19	215.58
Construction and land development	1,378,243	1,346,310	925,475	976,868	555,268	2.37	162.28
Multifamily	573,702	371,739	257,401	219,355	114,757	54.33	586.45
Nonfarm nonresidential	4,784,056	4,395,042	2,962,861	2,713,171	1,755,214	8.85	213.62
Real estate loans secured by farmland	25,901	20,645	9,114	7,071	3,000	25.46	828.68
Total investment securities	1,465,896	1,348,021	1,073,333	937,335	729,507	8.74	99.83
U.S. Treasury securities	59,416	28,406	69,317	70,092	0	109.17	
US agency securities (excluding mortgage-backed securities)	29,548	41,889	127,322	183,191	106,991	-29.46	-75.87
Municipal securities	326,401	390,366	233,649	282,023	312,252	-16.39	13.46
Mortgage-backed securities	1,050,531	777,751	540,628	311,888	299,618	35.07	236.67
Asset-backed securities	0	99,684	91,987	80,023	1,002	-100.00	-100.00
Other debt securities	0	9,925	9,862	9,550	9,432	-100.00	-100.00
Mutual funds and equity securities	0	0	568	568	212		-100.00
Available-for-sale securities	1,465,896	1,348,021	1,073,333	937,335	729,507	8.74	99.83
U.S. Treasury securities	59,416	28,406	69,317	70,092	0	109.17	
US agency securities (excluding mortgage-backed securities)	29,548	41,889	127,322	183,191	106,991	-29.46	-75.87
Municipal securities	326,401	390,366	233,649	282,023	312,252	-16.39	13.46
Mortgage-backed securities	1,050,531	777,751	540,628	311,888	299,618	35.07	236.67
Asset-backed securities	0	99,684	91,987	80,023	1,002	-100.00	-100.00
Other debt securities	0	9,925	9,862	9,550	9,432	-100.00	-100.00
Mutual funds and equity securities	0	0	568	568	212		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-456	37,860	5,379	-8,973	1,070		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	528,572	482,124	428,205	468,163	431,274	9.63	16.34

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,779,643	3,325,560	1,892,063	1,750,328	1,264,406	13.65	232.09
NOW, ATS and transaction accounts	1,604,714	1,292,164	836,433	703,145	658,716	24.19	160.90
Time deposits less brokered deposits < \$250K	411,798	480,722	894,154	753,898	518,057	-14.34	
MMDA and other savings accounts	3,949,525	3,757,697	2,169,513	1,935,254	1,351,604	5.10	218.95
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,745,680	8,856,143	5,792,163	5,142,625	3,792,783	10.04	199.86
Time deposits of \$250K or more	380,398	477,026	395,955	357,631	170,893	-20.26	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	141,086	543,158	213,605	137,429	119,360	-74.02	12.76
Secured federal funds purchased	0	390,000	75,000	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	230,076	134,167	824,832	583,333	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	148,999	379,610	213,779	182,500	-100.00	-100.00
Brokered deposits < \$250K	498,666	699,914	252,213	414,634	0	-28.75	
Noncore funding	1,020,150	2,099,173	1,375,550	1,948,305	1,056,086	-51.40	-17.90
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	172,712	227,089	209,406	37,425	0	-23.95	475.71
Other liabilities	132,505	146,069	118,909	47,014	33,990	-9.29	277.03
Total liabilities	11,071,047	11,328,474	7,496,028	7,175,369	4,882,859	-2.27	142.90
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	45,119	47,057	34,970	35,531	23,996	-4.12	88.77
Common surplus	751,072	846,922	586,623	606,573	168,188	-11.32	352.80
Retained earnings	732,027	557,271	515,713	441,553	378,489	31.36	108.90
Accumulated other comprehensive income	-8,539	18,705	-4,332	-15,754	-6,857		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,519,679	1,469,955	1,132,974	1,067,903	563,816	3.38	184.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,519,679	1,469,955	1,132,974	1,067,903	563,816	3.38	184.81
Total liabilities and capital	12,590,726	12,798,429	8,629,002	8,243,272	5,446,675	-1.62	147.29
<b>Memoranda</b>							
Non-interest-bearing deposits	3,779,643	3,325,560	1,892,063	1,750,329	1,264,406	13.65	232.09
Interest-bearing deposits	6,845,101	6,707,523	4,548,268	4,164,561	2,699,270	2.05	180.61
Total deposits	10,624,744	10,033,083	6,440,331	5,914,890	3,963,676	5.90	196.98
Long-term debt that reprices within 1 year	0	284,812	173,201	860,779	38,333	-100.00	-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,469,955	1,132,974	1,067,903	563,816	533,572		
Accounting restatements	0	-2,221	0	0	0		
Net income	235,107	96,953	116,433	100,864	53,209		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	487	4,834	396	635	248		
Sale of treasury stock	3,694	316	334	0	0		
Less: Purchase of treasury stock	107,268	25,702	24,284	0	0		
Changes incident to business combinations	0	289,089	0	446,640	0		
Less: Dividends declared	60,351	53,175	42,272	39,277	25,134		
Change in other comprehensive income	-27,244	23,037	11,422	-7,420	-243		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,299	3,850	3,042	2,645	2,164		
Holding company equity capital, ending balance	1,519,679	1,469,955	1,132,974	1,067,903	563,816		

BHC Name

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### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	68.61	36.25	94	65.10	36.22	93	70.35	52.67	89	71.57	53.63	86	70.98	53.41	86
Commercial and industrial loans	9.59	10.76	51	15.71	13.52	62	7.29	11.45	32	7.99	11.42	37	7.90	10.82	40
Loans to individuals	0.23	3.36	18	0.21	3.40	17	0.31	2.71	25	0.36	2.65	26	0.40	2.58	28
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0	44	0	0	44	0	0	45
Agricultural loans	0	0.18	12	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases	1.05	4.47	20	0.86	4.63	15	0.37	1.08	53	0.08	2.64	12	0.11	2.62	12
Net loans and leases	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75	78.56	72.64	74
Debt securities over 1 year	11.23	19.46	22	9.02	15.55	22	9.64	13.66	29	9.05	13.20	28	13.15	13.96	48
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0.01	0.06	43	0.01	0.05	48	0	0.07	36
Subtotal	89.84	79.22	90	89.60	78.16	93	87.33	86.76	46	88.41	87.24	53	91.72	87.26	83
Interest-bearing bank balances	2.81	8.50	19	1.59	7.51	11	0.74	2.97	23	0.41	2.30	20	0.99	2.34	39
Federal funds sold and reverse repos	0	0.54	61	0	0.82	59	0	0.03	75	0.01	0.01	81	0.05	0.02	87
Debt securities 1 year or less	0.42	1.56	25	1.52	1.68	58	2.79	2.10	72	2.31	2.14	67	0.24	1.92	19
Trading assets	0	0.49	19	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets	93.07	91.77	65	92.71	91.05	68	90.85	92.39	29	91.14	92.24	35	93	92.22	63
Non-interest cash and due from depository institutions	0.52	0.82	22	0.73	1.07	26	0.96	1.14	38	0.81	1.25	27	1.02	1.26	34
Other real estate owned	0.01	0.01	59	0.01	0.02	51	0.02	0.04	48	0.02	0.04	49	0.04	0.06	53
All other assets	6.41	7.35	38	6.56	7.82	36	8.19	6.41	76	8.05	6.39	74	5.98	6.45	43
<b>Memoranda</b>															
Short-term investments	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42	1.28	4.63	17
U.S. Treasury securities	0.47	1.47	49	0.22	0.84	58	0.80	0.29	84	0.85	0.37	84	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0.23	0.82	42	0.33	0.63	51	1.48	1.25	61	2.22	1.67	70	1.96	1.50	67
Municipal securities	2.59	1.73	70	3.05	1.69	75	2.71	2.58	61	3.42	2.66	71	5.73	2.97	79
Mortgage-backed securities	8.34	14.14	23	6.08	11.75	20	6.27	9.38	31	3.78	8.73	19	5.50	9.19	31
Asset-backed securities	0	0.50	24	0.78	0.32	79	1.07	0.30	87	0.97	0.26	88	0.02	0.23	71
Other debt securities	0	0.53	8	0.08	0.42	45	0.11	0.53	45	0.12	0.52	46	0.17	0.48	53
Loans held-for-sale	0.31	0.55	61	0.61	0.52	65	0.62	0.39	80	0.28	0.29	73	0.18	0.32	59
Loans held for investment	79.16	58.06	93	81.26	61.72	94	77.71	72.01	71	79.72	73.24	75	79.21	72.42	75
Real estate loans secured by 1-4 family	14.90	11.46	69	17.18	11.91	68	22.20	16.02	76	24.05	16.83	77	26.39	16.44	80
Revolving	3	1.42	83	3.62	1.66	85	4.74	2.24	85	5.52	2.43	87	7.50	2.71	95
Closed-end, secured by first liens	11.19	9.67	65	12.95	9.81	66	16.66	13.07	71	17.57	13.60	70	17.75	13.03	73
Closed-end, secured by junior liens	0.71	0.17	91	0.60	0.22	89	0.80	0.37	88	0.97	0.41	89	1.15	0.39	92
Commercial real estate loans	53.50	22.69	96	47.76	22.22	94	48.04	33.26	87	47.43	33.39	85	44.53	33.79	80
Construction and land development	10.95	3.34	96	10.52	3.40	95	10.73	5	91	11.85	4.78	93	10.19	4.55	93
Multifamily	4.56	3.57	74	2.90	3.12	56	2.98	4.76	46	2.66	5.12	41	2.11	5.32	28
Nonfarm nonresidential	38	14.57	98	34.34	14.72	97	34.34	21.85	91	32.91	21.85	89	32.23	22.30	83
Real estate loans secured by farmland	0.21	0.30	63	0.16	0.33	62	0.11	0.95	41	0.09	0.88	40	0.06	0.81	31

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	86.33	61.05	90	79.51	57.15	89	89.82	72.74	86	89.46	72.88	86	89.40	73.20	85
Real estate loans secured by 1-4 family	18.75	19.86	47	20.98	19.43	53	28.35	22.29	69	30.07	23.13	74	33.25	22.92	77
Revolving	3.78	2.43	70	4.42	2.64	76	6.05	3.13	80	6.90	3.34	83	9.44	3.76	91
Closed-end	14.97	17.24	40	16.56	16.59	48	22.29	18.71	66	23.17	19.33	67	23.80	18.68	70
Commercial real estate loans	67.32	37.86	93	58.34	34.63	93	61.34	46.16	83	59.28	45.57	83	56.09	46.38	76
Construction and land development	13.77	5.65	91	12.85	5.26	92	13.69	6.97	89	14.81	6.53	91	12.84	6.35	89
1-4 family	6.85	1.18	98	5.95	0.93	97	7.06	1.47	97	8.14	1.52	98	7.89	1.50	98
Other	6.93	4.40	74	6.90	4.19	79	6.63	5.34	65	6.68	4.90	74	4.96	4.76	54
Multifamily	5.73	5.78	61	3.55	4.96	42	3.81	6.42	41	3.33	6.76	36	2.65	7.13	26
Nonfarm nonresidential	47.81	24.56	95	41.94	22.93	93	43.84	30.59	87	41.14	30.16	84	40.59	30.84	81
Owner-occupied	16.59	8.29	87	15.45	7.68	89	19.27	10.68	90	18.74	10.31	89	19.97	10.55	93
Other	31.22	15.94	93	26.49	14.95	91	24.56	19.36	75	22.40	19.35	67	20.63	19.91	59
Real estate loans secured by farmland	0.26	0.54	61	0.20	0.54	58	0.13	1.38	40	0.11	1.27	38	0.07	1.19	30
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	12.06	18.86	27	19.19	22.17	41	9.31	16.16	25	9.99	16.21	30	9.95	15.52	33
Loans to individuals	0.29	6.24	16	0.25	6.13	12	0.40	4	25	0.45	3.89	25	0.51	3.90	27
Credit card loans	0	0.53	22	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34
Agricultural loans	0	0.34	12	0	0.32	11	0	0.78	17	0	0.69	18	0	0.76	17
Other loans and leases	1.32	8.75	16	1.05	9.09	13	0.48	1.48	53	0.10	3.74	12	0.14	3.75	12
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	692.58	391.81	94	682.33	381.27	94	713.86	493.53	89	745.45	505.61	92	727.93	518.19	86
Real estate loans secured by 1-4 family	150.45	126.06	67	180.02	125.03	72	225.30	151.03	78	250.56	161.34	80	270.69	159.68	83
Revolving	30.33	15.44	79	37.95	17.42	87	48.11	21.25	87	57.49	23.52	89	76.88	26.74	94
Closed-end	120.12	108.85	61	142.07	106.14	67	177.19	127.10	77	193.06	134.73	77	193.81	130.06	80
Commercial real estate loans	540.05	245.88	96	500.62	234.65	96	487.48	311.74	90	494	316.03	90	456.67	328.67	81
Construction and land development	110.50	35.95	96	110.25	35.62	96	108.82	46.63	93	123.44	44.92	95	104.56	44.44	93
1-4 family	54.93	7.42	98	51.07	6.34	98	56.11	9.52	97	67.81	10.21	98	64.21	10.44	98
Other	55.57	28.11	86	59.19	28.16	89	52.71	35.90	72	55.63	33.75	80	40.35	33.34	63
Multifamily	46	38.66	72	30.44	32.74	57	30.27	44.76	47	27.72	48.38	42	21.61	51.49	32
Nonfarm nonresidential	383.56	158.05	98	359.92	155.06	96	348.39	206.64	93	342.84	208.15	94	330.51	217.26	87
Owner-occupied	133.09	52.99	95	132.60	52.37	94	153.17	71.54	95	156.15	70.68	96	162.57	73.43	95
Other	250.46	102.54	95	227.32	100.54	96	195.23	130.65	82	186.69	134.17	79	167.94	140.40	67
Real estate loans secured by farmland	2.08	3.22	63	1.69	3.44	60	1.07	8.66	44	0.89	8.13	40	0.56	7.80	30
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	96.79	114.45	46	164.67	139.91	62	73.96	106.70	37	83.26	107.07	42	81.04	105.25	41
Loans to individuals	2.29	34.55	16	2.15	37.47	16	3.16	24.83	25	3.74	24.45	28	4.12	23.98	28
Credit card loans	0	2.77	23	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34
Agricultural loans	0	1.86	12	0	1.88	11	0	4.86	17	0	4.49	18	0	4.90	17
Other loans and leases	10.60	51.06	20	8.98	49.54	14	3.78	10.25	56	0.83	25.58	12	1.13	25.83	13
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	50.73	30.07	90	42.89	27.32	86	42.07	35.38	72	40.54	35.09	71	36.12	35.69	59
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	406.97	195.33	92	368.03	183.76	91	334.33	239.13	82	337.85	243.62	80	294.10	253.35	71
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	540.06	252.85	96	500.63	240.85	96	487.50	315.15	89	494	318.90	90	456.67	331.68	81

BHC Name

City/State

# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42	1.28	4.63	17
Liquid assets	12.39	29.03	12	8.95	26.22	3	10.24	16.28	20	8.09	15.56	12	9.53	15.94	22
Investment securities	11.64	21.63	17	10.53	17.85	21	12.44	16.41	32	11.37	16.02	30	13.39	16.65	37
Net loans and leases	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75	78.56	72.64	74
Net loans, leases and standby letters of credit	79.17	59.49	92	81.14	62.48	94	78.40	72.78	73	80.07	73.71	75	79.71	73.08	75
Core deposits	77.40	75.71	41	69.20	70.67	33	67.12	71.61	27	62.39	69.97	20	69.63	69.79	47
Noncore funding	8.10	10.30	52	16.40	14.13	68	15.94	14.61	55	23.64	16.58	79	19.39	17.09	62
Time deposits of \$250K or more	3.02	1.58	84	3.73	2.11	81	4.59	4.33	60	4.34	4.28	58	3.14	3.54	55
Foreign deposits	0	0.34	39	0	0.36	39	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	1.12	1.23	64	4.24	1.47	83	2.48	0.77	87	1.67	0.96	73	2.19	1.20	74
Secured federal funds purchased	0	0	49	3.05	0	99	0.87	0	97	0	0	48	0	0	48
Net federal funds purchased (sold)	1.12	0.54	74	4.24	0.54	93	2.47	0.75	87	1.66	0.97	74	2.14	1.21	75
Commercial paper	0	0.01	45	0	0.01	44	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1	11	1.80	1.24	69	1.55	2.75	46	10.01	3.63	85	10.71	4.47	84
Earning assets that reprice within 1 year	28.46	37.37	27	36.94	39.38	43	30.04	33.16	44	28.07	32.35	43	28.19	33.41	38
Interest-bearing liabilities that reprice within 1 year	16.20	6.39	88	18.23	8.20	87	17.62	18.54	62	16.24	18.20	58	11.20	16.67	47
Long-term debt that reprices within 1 year	0	0.26	30	2.23	0.47	87	2.01	0.15	93	10.44	0.16	98	0.70	0.19	85
Net assets that reprice within 1 year	12.26	29.65	12	16.48	29.11	23	10.41	13.71	36	1.39	12.98	23	16.29	15.65	48
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82	19.74	13.97	71
Net short-term noncore funding dependence	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85	14.82	9.65	73
Short-term investment / Short-term noncore funding	45.10	273.46	9	22.20	184.19	8	35.67	78.10	46	14.58	62.28	26	8.60	46.67	14
Liquid assets - short-term noncore funding / Nonliquid assets	5.96	36.68	14	-5.54	28.18	7	0.39	6.90	34	-11.56	4.17	9	-5.91	3.68	24
Net loans and leases / Total deposits	93.15	72.79	87	102.79	79.43	90	104.08	90.96	84	110.58	92.88	88	107.95	92.86	87
Net loans and leases / Core deposits	101.56	78.25	86	116.46	88.34	85	115.72	102.55	76	127.19	106.50	83	112.82	105.03	67
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.36			-0.47			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.04	-0.25	57	3.51	4.31	48	0.68	1.28	36	-1.22	-1.95	61	0.22	-0.62	80
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			-0.02			-0.04			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	7.25	23	0	10.76	18	0	13.07	15
Available-for-sale securities	100	83.77	95	100	87.23	96	100	91.33	88	100	88.32	88	100	86.93	84
U.S. Treasury securities	4.05	6.70	59	2.11	4.72	64	6.46	2.07	84	7.48	2.08	87	0	1.33	31
US agency securities (excluding mortgage-backed securities)	2.02	4.12	54	3.11	4.01	63	11.86	8.16	69	19.54	11	74	14.67	10.16	68
Municipal securities	22.27	8.22	83	28.96	9.83	84	21.77	15.40	67	30.09	16.63	78	42.80	17.86	90
Mortgage-backed securities	71.66	66.54	55	57.70	66.64	38	50.37	57.07	32	33.27	54.50	21	41.07	55.76	26
Asset-backed securities	0	2.50	24	7.39	1.91	87	8.57	1.70	87	8.54	1.54	87	0.14	1.31	71
Other debt securities	0	3.08	8	0.74	3.01	44	0.92	3.73	47	1.02	3.75	49	1.29	3.25	54
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0.05	0.49	44	0.06	0.41	50	0.03	0.58	35
Debt securities 1 year or less	3.57	7.78	36	14.41	10.55	73	22.43	13.55	76	20.32	13.91	73	1.77	11.90	18
Debt securities 1 to 5 years	30.84	18.25	77	27.54	17.03	74	30.79	23.43	69	42.76	23.42	81	39.32	23.53	77
Debt securities over 5 years	65.59	71.11	31	58.05	69.86	25	46.73	58.63	31	36.86	58.36	20	58.88	60.73	42
Pledged securities	36.06	32.26	56	35.77	35.67	48	39.89	43.76	47	49.95	42.20	61	59.12	46.78	64
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	2.28	27.98	37	30.64	183.32	26	35.30	32.84	63	222.67	16.28	95	-25.05	6.96	25
Investment securities	8.74	31.36	24	25.59	23.62	64	14.51	4.80	76	28.49	8.02	83	-0.55	4.99	37
Core deposits	10.04	16.94	29	52.90	26.88	91	12.63	9.96	67	35.59	10.40	92	16.70	13.94	67
Noncore funding	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98	-15.01	-3.35	37

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,604,406	2,913,094	2,060,631	1,989,510	1,566,347
Commit: Secured commercial real estate loans	1,507,531	965,386	660,592	693,028	521,397
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	70,642	71,777	62,065	59,825	62,937
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	70,092	410,766	126,838	40,330	22,390
Written options contracts (interest rate)	63,545	366,903	74,282	17,557	12,542
Purchased options contracts (interest rate)	31,615	31,615	0	0	0
Interest rate swaps	336,028	272,136	204,674	16,648	17,787
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	28.63	22.78	73	22.76	22.01	58	23.88	16.97	82	24.13	17.31	82	28.76	17.28	91
Standby letters of credit	0.56	0.65	57	0.56	0.71	55	0.72	0.36	85	0.73	0.35	86	1.16	0.40	93
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0	47	0	0	47	0	0	48
Derivative contracts	3.98	46.30	18	8.45	48.62	24	4.70	2.95	75	0.90	6.51	28	0.97	6.82	27
Interest rate contracts	3.98	32.46	19	8.45	34.36	26	4.70	2.87	75	0.90	6.40	29	0.97	6.72	27
Interest rate futures and forward contracts	0.56	3.25	61	3.21	6.21	74	1.47	0.08	93	0.49	0.25	78	0.41	0.28	75
Written options contracts (interest rate)	0.50	1.41	53	2.87	2.18	76	0.86	0.13	89	0.21	0.26	65	0.23	0.28	58
Purchased options contracts (interest rate)	0.25	1.31	61	0.25	1.46	57	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	2.67	20.49	20	2.13	20.83	16	2.37	2.19	76	0.20	5.18	31	0.33	5.41	30
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	35.70	44.98	50	31.11	42.82	46	31.17	24.81	75	31.82	25.18	74	38.17	25.74	87

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	501,280	1,081,420	405,794	74,535	52,719
Interest rate contracts	501,280	1,081,420	405,794	74,535	52,719
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	70,092	410,766	126,838	40,330	22,390
Written options	63,545	366,903	74,282	17,557	12,542
Exchange-traded	0	0	0	0	0
Over-the-counter	63,545	366,903	74,282	17,557	12,542
Purchased options	31,615	31,615	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	31,615	31,615	0	0	0
Swaps	336,028	272,136	204,674	16,648	17,787
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	501,280	1,081,420	405,794	74,535	52,719
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	469,350	746,132	331,512	56,678	40,177
Over 1 year to 5 years	133,322	410,766	126,838	48,326	22,390
Over 5 years	65,296	63,230	63,229	0	8,554
	270,732	272,136	141,445	8,352	9,233
<b>Gross negative fair value (absolute value)</b>					
	5,941	12,478	2,694	685	737
<b>Gross positive fair value</b>					
Held for trading	7,066	18,593	3,899	1,022	925
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	7,066	18,593	3,899	1,022	925
Credit losses on derivative contracts	7,009	18,593	3,899	1,022	925
	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Foreign exchange contracts .....	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
<b>Futures and forwards .....</b>															
Written options .....	13.98	11.16	68	37.98	14.05	83	31.26	14.06	74	54.11	11.75	91	42.47	12.76	84
Exchange-traded .....	12.68	6.28	77	33.93	8.18	91	18.31	11.73	74	23.56	11.14	77	23.79	9.73	78
Over-the-counter .....	0	0.12	42	0	0.14	40	0	0	48	0	0	49	0	0	49
Purchased options .....	12.68	5.96	80	33.93	7.73	91	18.31	10.84	74	23.56	10.65	78	23.79	9.46	78
Exchange-traded .....	6.31	3.27	74	2.92	3.42	64	0	2.45	35	0	1.29	38	0	1.44	38
Over-the-counter .....	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Swaps .....	6.31	2.87	77	2.92	2.86	67	0	2.28	36	0	1.22	38	0	1.27	39
<b>Held for trading .....</b>															
Interest rate contracts .....	67.03	74.26	31	25.16	68.76	15	50.44	64.61	29	22.34	65.42	23	33.74	66.04	27
Foreign exchange contracts .....	0	40.42	21	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Equity, commodity, and other contracts .....	0	34.15	21	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
<b>Non-traded .....</b>															
Interest rate contracts .....	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Foreign exchange contracts .....	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Equity, commodity, and other contracts .....	100	59.58	78	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts .....	100	56.71	85	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	93.63	92.53	35	69	91.48	14	81.69	80.07	38	76.04	82.85	28	76.21	87.47	25
Over 1 year to 5 years .....	26.60	27.56	62	37.98	32.05	68	31.26	15.20	76	64.84	12.75	92	42.47	15.62	80
Over 5 years .....	13.03	27.01	24	5.85	27.06	17	15.58	22.92	45	0	22.66	16	16.23	21.68	49
Gross negative fair value (absolute value) .....	54.01	29.89	75	25.16	29.56	46	34.86	34.12	54	11.21	36.28	35	17.51	37.90	34
Gross positive fair value .....	1.19	0.98	63	1.15	1.55	46	0.66	1.30	32	0.92	0.66	62	1.40	0.50	92
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.41	1.34	57	1.72	2.23	40	0.96	1.14	49	1.37	1.10	68	1.75	0.92	86
Gross positive fair value (X) .....	0.01	0.04	27	0.01	0.07	28	0	0	75	0	0.01	40	0	0	44
Held for trading (X) .....	0.01	0.05	22	0.02	0.09	24	0	0	78	0	0.01	39	0	0.01	40
Non-traded (X) .....	0	0.04	22	0	0.07	19	0	0	44	0	0	40	0	0	37
Current credit exposure (X) .....	0.01	0.01	53	0.02	0.02	66	0	0	84	0	0.01	50	0	0	53
Credit losses on derivative contracts .....	0.01	0.04	28	0.02	0.06	31	0	0.01	61	0	0	50	0	0	53
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.46	26	0.18	0.85	30	0.06	0.10	60	0.02	0.06	48	0.02	0.05	51

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	165,368	56,134	53,487	45,256	44,067
Gross losses	12,316	1,819	2,668	1,415	2,567
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,647	1,011	632	623	779
Net losses	10,669	808	2,036	792	1,788
Provision for loan and lease losses	-45,556	85,669	4,683	9,023	2,977
Adjustments	0	24,373	0	0	0
Ending balance	109,143	165,368	56,134	53,487	45,256
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.36	-0.09	6	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56	0.06	0.11	28
Provision for loan and lease losses / Average loans and leases	-0.45	-0.16	14	0.91	0.82	62	0.07	0.16	29	0.14	0.16	52	0.07	0.16	27
Provision for loan and lease losses / Net loan and lease losses	-426.99	-105.48	17	10,602.60	487.86	98	230.01	142.73	77	1,139.27	182.69	93	166.50	110.75	66
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36	1.05	0.95	65
Allowance for loan and lease losses / Total loans and leases	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36	1.05	0.94	65
Allowance for loan and lease losses / Net loans and leases losses (X)	10.23	21.39	45	204.66	11.58	96	27.57	17.18	81	67.53	21.35	89	25.31	16.23	79
Allowance for loan and lease losses / Nonaccrual assets	236.82	364.13	39	147.18	299.17	21	108.54	315.75	21	92.92	285.36	17	168.85	270.69	36
ALLL / 90+ days past due + nonaccrual loans and leases	234	287.08	51	146.17	244.34	28	108.54	283.41	25	92.13	259.30	21	167.45	232.03	43
Gross loan and lease losses / Average loans and leases	0.12	0.19	42	0.02	0.34	3	0.04	0.16	19	0.02	0.15	10	0.06	0.16	31
Recoveries / Average loans and leases	0.02	0.08	12	0.01	0.07	10	0.01	0.05	19	0.01	0.05	18	0.02	0.06	28
Net losses / Average loans and leases	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26	0.04	0.10	39
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	90.54	34.67	92	37.89	33.98	66	44.66	41.80	63	24.27	51.25	37	24.86	50.41	36
Earnings coverage of net loan and lease losses (X)	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90	50.85	0.97	81

#### Net Loan and Lease Losses By Type

Real estate loans	0.08	0.02	86	0.01	0.04	35	0.01	0.02	48	0	0.01	40	0	0.02	42
Real estate loans secured by 1-4 family	-0.03	-0.02	33	0.03	0.01	77	0.03	0.02	68	0.02	0.01	62	0.02	0.03	55
Revolving	-0.04	-0.07	38	-0.01	0.01	42	-0.02	0.02	15	0.04	0.02	70	0.01	0.03	54
Closed-end	-0.02	-0.01	33	0.04	0	84	0.04	0.02	74	0.01	0.01	56	0.02	0.02	57
Commercial real estate loans	0.11	0.04	83	0	0.07	23	0	0.02	34	0	0.01	27	0	0.01	37
Construction and land development	0.14	0	90	0.01	0	74	0	-0.02	36	-0.01	-0.02	30	-0.04	-0.04	26
1-4 family	0	0	23	0	0	27	-0.03	0	4	-0.01	0	11	-0.02	0	8
Other	0.14	0	92	0.02	0	78	0.02	-0.02	93	0	-0.02	35	-0.01	-0.04	33
Multifamily	0	0.01	48	0	0	58	0	0	18	-0.01	0	9	-0.02	0	10
Nonfarm nonresidential	0.12	0.05	81	0	0.11	9	0	0.03	27	0	0.02	25	0.01	0.02	55
Owner-occupied	0	0.01	66	0	0.02	26	0	0.01	44	0	0.01	43	0.01	0.01	67
Other	0.12	0.04	83	0	0.08	16	0	0.01	20	0	0.01	24	0	0.01	36
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	45	0	0	49	0	0	50
Commercial and industrial loans	0.29	0.17	74	-0.01	0.47	3	0.18	0.27	49	0.06	0.18	40	0.33	0.18	75
Loans to individuals		0.71		0.02	1.13	3	0.93	0.74	72	0.32	0.71	32	0.31	0.78	30
Credit card loans		1.84			2.92			1.89			1.65			1.60	
Agricultural loans		0.02			0.19			0.02			0.03			0.06	
Loans to foreign governments and institutions		0			0										
Other loans and leases	0.07	0.10	67	0.08	0.15	60	0.58	0.14	86	1.98	0.28	89	2.87	0.27	96

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	16,972	58,865	27,748	26,743	13,192
90+ days past due loans and leases	557	774	0	489	225
Nonaccrual loans and leases	46,086	112,360	51,716	57,564	26,802
Total past due and nonaccrual loans and leases	63,615	171,999	79,464	84,796	40,219
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	484	0	875	529	545
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	16,274	6,219	5,297	5,414	6,221
Total restructured loans and leases	16,758	6,219	6,172	5,943	6,766
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,684	2,317	1,761	1,413	2,241
Other real estate owned	1,034	1,455	1,482	1,584	2,253
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69	0.31	0.32	56
90+ days past due loans and leases	0.01	0.10	30	0.01	0.12	30	0	0.03	15	0.01	0.03	46	0.01	0.04	38
Nonaccrual loans and leases	0.46	0.46	53	1.07	0.66	84	0.77	0.48	77	0.87	0.49	83	0.62	0.46	73
90+ days past due and nonaccrual loans and leases	0.47	0.62	40	1.08	0.85	73	0.77	0.54	74	0.88	0.54	80	0.63	0.55	67
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	62	0	0.01	16	0.01	0	82	0.01	0.01	72	0.01	0.01	75
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.16	0.10	74	0.06	0.13	36	0.08	0.07	64	0.08	0.10	54	0.14	0.10	66
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.17	0.32	35	0.56	0.40	76	0.41	0.31	68	0.41	0.32	69	0.31	0.32	56
90+ days past due assets	0.01	0.10	28	0.01	0.12	28	0	0.03	15	0.01	0.03	46	0.01	0.04	38
Nonaccrual assets	0.46	0.47	53	1.07	0.67	82	0.77	0.48	77	0.87	0.49	83	0.62	0.47	73
30+ days past due and nonaccrual assets	0.64	0.97	35	1.64	1.29	75	1.18	0.87	73	1.29	0.88	78	0.93	0.89	64
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.37	0.36	61	0.88	0.52	86	0.60	0.39	77	0.70	0.39	82	0.50	0.40	73
90+ days past due and nonaccrual assets + other real estate owned	0.38	0.37	61	0.90	0.55	86	0.62	0.45	73	0.72	0.45	80	0.54	0.48	67
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.39	0.41	57	0.91	0.60	81	0.65	0.56	63	0.74	0.59	71	0.58	0.63	55
Allowance for loan and lease losses	45.16	62.64	41	70.23	66.66	62	99.47	92.08	61	114.21	95.97	69	70.36	100.14	39
Equity capital + allowance for loan and lease losses	3.03	3.60	45	7.10	4.97	78	4.70	4.77	56	5.45	5.09	63	5.23	5.57	58
Tier 1 capital + allowance for loan and lease losses	3.92	4.30	52	9.34	6.05	80	6.57	5.30	68	7.72	5.65	74	6	6.11	59
Loans and leases + other real estate owned	0.49	0.71	40	1.11	0.97	65	0.83	0.78	60	0.93	0.82	63	0.74	0.86	51

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.17	0.26	41	0.66	0.39	82	0.43	0.28	77	0.41	0.29	73	0.31	0.29	61
90+ days past due .....	0.01	0.12	46	0.01	0.16	41	0	0.03	24	0.01	0.03	48	0.01	0.05	47
Nonaccrual .....	0.45	0.52	53	1.08	0.76	78	0.68	0.45	80	0.76	0.48	77	0.52	0.43	67
Commercial and industrial															
30–89 days past due .....	0.09	0.24	29	0.18	0.23	53	0.20	0.22	56	0.42	0.23	79	0.13	0.27	46
90+ days past due .....	0	0.04	18	0.01	0.03	50	0	0.02	30	0.01	0.02	73	0	0.01	32
Nonaccrual .....	0.59	0.57	64	1.10	0.75	75	1.63	0.74	84	1.95	0.61	90	1.57	0.60	83
Individuals															
30–89 days past due .....	2.54	0.63	95	0.73	0.83	50	1.29	0.60	85	0.22	0.68	34	2.93	0.69	93
90+ days past due .....	0	0.09	17	0	0.14	19	0	0.02	31	0	0.03	67	0	0.03	29
Nonaccrual .....	0.35	0.17	81	0.34	0.28	69	0.13	0.12	65	0.07	0.15	48	0.04	0.21	35
Depository institution loans															
30–89 days past due .....		0.01			0			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....		0.07			0.17			0.10			0.11			0.15	
90+ days past due .....		0			0			0			0.01			0	
Nonaccrual .....		0.70			0.49			0.80			0.46			0.31	
Foreign governments															
30–89 days past due .....		0.50			0										
90+ days past due .....		0			0										
Nonaccrual .....		0.15			0.09										
Other loans and leases															
30–89 days past due .....	0	0.12	16	0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27
90+ days past due .....	0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
Nonaccrual .....	0	0.09	21	0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.57	0.46	69	1.21	0.65	84	1.22	0.53	89	0.85	0.52	77	0.70	0.56	67
	90+ days past due	0.03	0.24	55	0.03	0.33	49	0	0.05	28	0.02	0.04	60	0.02	0.06	56
	Nonaccrual	0.87	0.71	70	0.95	0.89	62	0.95	0.55	82	0.71	0.61	64	0.70	0.65	64
Revolving	30-89 days past due	0.34	0.28	61	1.30	0.48	90	0.45	0.36	65	0.79	0.36	80	0.15	0.29	37
	90+ days past due	0	0.02	35	0	0.03	30	0	0.01	37	0.05	0.02	84	0	0.02	35
	Nonaccrual	0.66	1.18	56	0.96	1.13	63	0.62	0.34	73	0.55	0.35	75	0.35	0.42	50
Closed-end	30-89 days past due	0.62	0.49	72	1.19	0.65	80	1.43	0.56	89	0.87	0.54	75	0.92	0.63	75
	90+ days past due	0.04	0.26	57	0.04	0.38	53	0	0.05	29	0.01	0.05	58	0.02	0.06	62
	Nonaccrual	0.92	0.67	73	0.94	0.87	62	1.04	0.57	82	0.76	0.64	66	0.85	0.68	70
Junior lien	30-89 days past due	0.10	0.01	96	0.09	0.02	96	0.15	0.02	96	0.14	0.02	96	0.12	0.03	91
	90+ days past due	0	0	36	0	0	32	0	0	41	0	0	38	0	0	36
	Nonaccrual	0.33	0.03	97	0.20	0.04	95	0.19	0.03	92	0.20	0.03	93	0.18	0.04	91
Commercial real estate	30-89 days past due	0.07	0.15	45	0.46	0.26	76	0.06	0.15	40	0.18	0.16	64	0.08	0.15	37
	90+ days past due	0	0.01	28	0	0.02	51	0	0.02	34	0	0.02	31	0	0.02	31
	Nonaccrual	0.33	0.38	55	1.14	0.62	81	0.56	0.34	75	0.78	0.41	78	0.41	0.33	66
Construction and development	30-89 days past due	0.17	0.17	73	0.26	0.28	62	0.26	0.20	75	0.45	0.17	83	0.13	0.18	62
	90+ days past due	0	0.01	38	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0.14	0.20	68	1.23	0.41	86	0.21	0.18	72	0.57	0.18	83	0.21	0.21	66
1-4 family	30-89 days past due	0.13	0.02	91	0.02	0.03	61	0.19	0.05	85	0.38	0.07	89	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	47	0	0	48	0	0	46
	Nonaccrual	0.05	0.01	83	0.13	0.03	90	0.09	0.01	88	0.35	0.04	91	0.06	0.04	80
Other	30-89 days past due	0.04	0.13	63	0.24	0.22	68	0.07	0.12	74	0.07	0.06	73	0.13	0.08	74
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0.09	0.16	67	1.10	0.35	86	0.12	0.14	69	0.21	0.10	78	0.15	0.12	72
Multifamily	30-89 days past due	0	0.07	27	2.69	0.09	98	0	0.03	38	0.40	0.03	92	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45
	Nonaccrual	0.06	0.17	63	0.33	0.11	86	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30-89 days past due	0.04	0.13	41	0.34	0.23	71	0.01	0.13	22	0.07	0.17	46	0.07	0.14	41
	90+ days past due	0	0.01	31	0	0.02	56	0	0.02	37	0	0.02	34	0	0.02	33
	Nonaccrual	0.42	0.45	57	1.17	0.80	72	0.72	0.36	77	0.92	0.52	75	0.50	0.40	66
Owner Occupied	30-89 days past due	0.02	0.04	42	0.15	0.07	80	0.01	0.06	34	0.01	0.08	33	0.02	0.06	44
	90+ days past due	0	0	37	0	0	33	0	0.01	40	0	0	38	0	0.01	35
	Nonaccrual	0.20	0.17	56	0.26	0.27	51	0.14	0.19	47	0.33	0.20	73	0.21	0.16	64
Other	30-89 days past due	0.03	0.08	57	0.19	0.14	69	0	0.05	37	0.06	0.07	67	0.04	0.06	60
	90+ days past due	0	0	37	0	0.01	67	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.23	0.23	65	0.91	0.44	80	0.58	0.14	89	0.59	0.22	80	0.29	0.16	75
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0	0.21	28	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	0	0.69	23	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28
Credit card	30-89 days past due		0.81			0.95			0.87			1.03			0.83	
	90+ days past due		0.45			0.63			0.18			0.26			0.22	
	Nonaccrual		0.10			0.05			0			0.07			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	796,191	893,979	621,593	642,104	192,184
Retained earnings	743,574	579,746	515,713	441,553	378,489
Accumulated other comprehensive income (AOCI)	-8,539	18,705	-4,332	-15,754	-6,857
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,531,226	1,492,430	1,132,974	1,067,903	563,816
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	390,070	395,511	353,403	356,176	84,860
Accumulated other comprehensive income-related adjustments	-8,538	18,704	-4,332	-15,754	-6,857
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,149,694	1,078,215	783,903	727,481	485,813
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,149,694	1,078,215	783,903	727,481	485,813
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	10,397	10,402	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	10,397	10,402	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	10,397	10,402	0
<b>Tier 1 Capital</b>	1,149,694	1,078,215	794,300	737,883	485,813
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	175,000	224,862	201,894	27,023	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	84,114	116,898	56,134	53,487	45,256
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	0
Tier 2 capital before deductions	259,114	341,760	258,028	80,510	45,256
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	259,114	341,760	258,028	80,510	45,256
Exited advanced approach tier 2 capital					
Total capital	1,408,808	1,419,975	1,052,328	818,393	531,069
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	12,803,074	12,485,981	8,542,837	8,126,357	5,345,035
Less: Deductions from common equity tier 1 capital	390,070	395,511	353,403	356,175	84,859
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	12,413,004	12,090,470	8,189,434	7,770,182	5,260,176
Total risk-weighted assets	9,654,801	10,191,389	7,085,780	6,674,926	4,481,260
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.91	12.37	45	10.58	12.35	25	11.06	12.50	31	10.90	12.37	28	10.84	11.95	36
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	11.91	13.11	32	10.58	13.08	9	11.21	13.19	22	11.05	13.03	20	10.84	12.68	20
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	14.59	14.91	53	13.93	15.23	30	14.85	14.63	63	12.26	14.48	13	11.85	14.15	10
Total capital, column B	0	0.37	46	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30	9.24	10.04	32
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72										

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	7,017	6,795	6,612	6,159	6,231	3.27	29.78
Other insurance activities income	7,017	6,795	6,612	6,159	6,231	3.27	29.78
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	147,528	126,886	113,172	110,823	95,731	16.27	58.07

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	48	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			60			66.67			75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			40			33.33			25	
Separate account assets (L/H) / Total life assets		13.40			11.24			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.34	0.36	83	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85	2.76	0.44	90
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47
Credit related premium income / Total premium income		32.99			38.23			100			50			60	
Other premium income / Total premium income		67.01			61.77			0			50			40	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			37.86			72.25			31.81	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62										
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			132.57			116.87			136.34	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.72	12	45	10.20	11.03	44	13.31	11.53	51	14	13.70	48	18.03	14.86	65
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.66			0.87			0			0			0	
Cost: Interest-bearing deposits		0.14			0.42			2.53			1.85			0.84	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.20			5.18										
Commercial and industrial loans		0.79			0.64			2.35			3.83			4.38	
Foreign governments and institutions		0			0										
<b>Growth Rates</b>															
Net loans and leases		6.83			-2.40			-47.91			-27.26			22.03	
Total selected assets		9.48			2.04			-25.04			5.03			-5.54	
Deposits		0.73			3.46			2.53			-2.42			-22.72	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	30.91	93.28	65.22	39.68	25.25

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	189,279	74,622	43,151	39,658	25,466	153.65	321.16
Dividends .....	189,172	74,410	42,625	39,370	25,420	154.23	330.18
Interest .....	107	212	526	288	46	-49.53	-88.93
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	189,279	74,622	43,151	39,658	25,466	153.65	321.16
Securities gains (losses) .....	-1	0	0	0	1,241		
Other operating income .....	328	720	567	609	545	-54.44	-78.38
Total operating income .....	189,606	75,342	43,718	40,267	27,252	151.66	308.11
<b>Operating Expenses</b>							
Personnel expenses .....	324	272	188	168	107	19.12	211.54
Interest expense .....	6,765	9,028	3,141	1,922	0	-25.07	
Other expenses .....	1,268	1,233	1,320	970	870	2.84	-35.93
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	8,357	10,533	4,649	3,060	977	-20.66	301.20
Income (loss) before taxes .....	181,249	64,809	39,069	37,207	26,275	179.67	308.44
Applicable income taxes (credit) .....	-1,563	-1,988	-735	-283	336		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	182,812	66,797	39,804	37,490	25,939	173.68	312.75
Equity in undistributed income of subsidiaries .....	52,295	30,156	76,629	63,374	27,270	73.41	1220.91
Bank subsidiaries .....	52,295	30,156	76,629	63,374	27,270	73.41	1220.91
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	235,107	96,953	116,433	100,864	53,209	142.50	387.27
<b>Memoranda</b>							
Bank net income .....	241,467	104,566	119,254	102,744	52,690	130.92	403.75
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

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RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,620,432	95.68	1,589,483	95.30	1,242,229	92.30	1,066,550	541,062	1.95	198.89
Common and preferred stock .....	1,620,432	95.68	1,589,483	95.30	1,242,229	92.30	1,066,550	541,062	1.95	216.40
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock .....	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	9,925	0.60	10,430	0.78	10,118	9,644	-100.00	-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	69,038	4.08	63,943	3.83	90,361	6.71	23,334	13,237	7.97	535.18
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	1,292	0.08	1,292	0.08	1,292	0.10	1,292	0	0.00	
Other assets .....	2,823	0.17	3,254	0.20	1,480	0.11	4,464	243	-13.25	360.52
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,693,585	100.00	1,667,897	100.00	1,345,792	100.00	1,105,758	564,186	1.54	199.79
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	172,712	10.20	196,455	11.78	199,009	14.79	27,023	0	-12.09	
Other liabilities .....	1,194	0.07	1,487	0.09	3,412	0.25	430	370	-19.70	183.61
Balance due to subsidiaries and related institutions .....	0	0	0	0	10,397	0.77	10,402	0		-100.00
Total liabilities .....	173,906	10.27	197,942	11.87	212,818	15.81	37,855	370	-12.14	454.74
Equity Capital .....	1,519,679	89.73	1,469,955	88.13	1,132,974	84.19	1,067,903	563,816	3.38	184.81
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	45,119	2.66	47,057	2.82	34,970	2.60	35,531	23,996	-4.12	88.77
Common surplus .....	751,072	44.35	846,922	50.78	586,623	43.59	606,573	168,188	-11.32	352.80
Retained earnings .....	732,027	43.22	557,271	33.41	515,713	38.32	441,553	378,489	31.36	108.90
Accumulated other comprehensive income .....	-8,539	-0.50	18,705	1.12	-4,332	-0.32	-15,754	-6,857		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,693,585	100.00	1,667,897	100.00	1,345,792	100.00	1,105,758	564,186	1.54	199.79
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	10,397	0.77	10,402	0		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	10,397	0.77	10,402	0		-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	15.48	11.94	80	7.24	7.29	47	10.51	10.58	51	9.84	11.03	38	9.66	8.67	61
Bank net income / Average equity investment in banks	14.93	11.80	80	7.29	7.45	43	10.53	10.85	47	10.96	11.56	49	9.94	9.11	65
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			12.07			10.83		0	9.81	17
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			15.16			9.40			8.81	
Bank net income / Parent net income	102.71	96.79	60	107.85	88.16	71	102.42	103.77	43	101.86	104.73	34	99.02	104.64	20
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	1.08	24	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			68.34			92.33			90.39			90.33	
<b>Leverage</b>															
Total liabilities / Equity capital	11.44	16.81	46	13.47	20.06	50	18.78	9.66	79	3.54	9.50	36	0.07	11.14	11
Total debt / Equity capital	11.37	11.71	64	13.36	14.41	65	17.57	3.93	93	2.53	3.94	59	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	11.37	13.63	51	13.36	16.67	56	18.48	7.99	81	3.50	7.93	40	0	9.36	12
Total debt + Loans guaranteed for affiliate / Equity capital	11.37	11.77	63	13.36	14.68	64	17.57	3.97	93	2.53	3.98	58	0	4.64	26
Total debt / Equity capital – excess over fair value	11.37	11.81	64	13.36	14.52	65	17.57	3.93	93	2.53	3.94	59	0	4.62	26
Long-term debt / Equity capital	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	100	39.86	95	52.24	34.67	67	33.79	14.37	76	10.76	15.49	57	0	17.83	25
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30	95.96	105.17	18
Total investment in subs / Equity capital	106.63	108.40	59	108.13	110.16	65	109.64	104.48	72	99.87	104.38	30	95.96	105.55	15
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.43	0.29	65	1.23	0.47	79	0.94	0.44	71	-0.01	0.36	32	-0.43	0.56	18
Equity investment in subs – equity cap / Net income-div (X)	0.58	1.05	46	2.73	1.82	75	1.47	1.47	64		1.18			1.91	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	276.42	152.85	88	121.43	136.59	48	94.53	153.39	23	95.45	113.37	40	103.08	96.31	55
Cash from ops + noncash items + op expense / Op expense + dividend	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32	214.39	100.80	93
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.79	98.54	58	64.35	134.08	11	242.64	105.99	95	123.52	108.88	70	104.22	101.42	51
Pretax operating income + interest expense / Interest expense	2,779.22	1,835.33	76	817.87	2,016.32	42	1,343.84	17,211.14	53	2,035.85	1,631.73	76		1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,779.22	1,770.77	76	810.24	1,539.23	44	1,149.68	2,481.22	57	1,599.07	1,015.91	76	19,058.33	1,082.59	98
Dividends + interest from subsidiaries / Interest expense + dividends	282.02	174.12	81	119.97	150.43	42	95.02	196.13	15	96.26	140.89	33	101.32	107.07	45
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	3.91	38	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			71.69			106.04			71.32	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	3.85	24	0	1.59	31	0	1.59	31	0	1.68	30
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10			0			0			0	
Nonaccrual		0.92			1.03			8.16			0.70			0.46	
Total		1.09			1.13			8.16			0.70			0.46	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	0.13	29	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0	49	0	0	49	0	0	49

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	33.01	66.37	23	79.61	81.10	58	106.20	65.39	88	104.77	87.25	69	96.90	100.86	55
Dividends declared / Net income .....	25.67	28.27	46	54.85	42.29	69	36.31	25.65	67	38.94	24.10	70	47.24	32.32	67
Net income – dividends / Average equity.....	11.51	8.62	77	3.27	4.14	37	6.69	7.61	36	6.01	8.12	24	5.10	5.74	38
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	313.45	155.92	83	139.93	132.17	56	100.84	160.93	24	100.24	131.90	40	101.14	106.72	40
Dividends from nonbank subsidiaries .....	0	4.90	22	0	3.41	23	0	2.59	28	0	2.83	26	0	2.37	25
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries .....	313.45	203.53	79	139.93	174.85	46	100.84	209.89	18	100.24	144.51	35	101.14	114.69	36
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	78.34	45.96	80	71.16	60.28	61	35.74	45.88	38	38.32	33.37	56	48.24	35.18	62
Interest income from bank subsidiaries.....	0.04	0.11	70	0.20	0.36	66	0.44	0.09	87	0.28	0.11	83	0.09	0.14	72
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries .....	78.39	51.33	76	71.36	62.88	57	36.18	48.40	37	38.60	35.67	56	48.33	41.35	58
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		62.63			56.39			76.61			80.47			129.02	
Interest income from nonbank subsidiaries.....		2.44			7.38			0.91			0.31			0.63	
Management and service fees from nonbank subsidiaries .....		0.37			0.86			0.02			0.17			0.60	
Other income from nonbank subsidiaries.....		0.07			0.16			0.01			0.06			0.08	
Operating income from nonbank subsidiaries .....		87.22			79.84			83.73			96.62			153.75	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			65.48			43.51			58.43	
Interest income from subsidiary holding companies.....		5.26			8.40			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			65.48			43.66			58.36	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.77	74.16	80	98.76	69.76	72	97.50	77.61	51	97.77	72.95	60	93.28	67.33	48
Interest income from bank subsidiaries.....	0.06	0.23	62	0.28	0.63	68	1.20	0.23	89	0.72	0.55	82	0.17	1.07	70
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	0.75	43	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries .....	99.83	83.13	74	99.04	82.20	63	98.70	94.06	41	98.49	89.39	48	93.45	79.76	36
Dividends from nonbank subsidiaries .....	0	3.07	21	0	1.95	23	0	1.13	29	0	2.65	26	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries .....	0	4.67	14	0	4.70	16	0	1.56	25	0	3.33	23	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			1,178.56			854.19			886.47	
Loans and advances from subsidiaries / Total debt .....	0	26.38	13	0	27.08	12	5.22	70.71	32	38.49	81.26	52		74.60	